



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Benjamin J. Ginter, Esq
34 Forest Ave
Cranford, NJ 07016
T: 908-272-6565
F: 484-214-0310
Attorney for Debtor

Order Filed on March 14, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

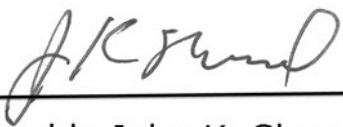
In Re:
VIRGINIA E. SANTOS

Case No.: 14-28424
Chapter: 13
Hearing Date:
Judge: JKS

ORDER APPROVING SETTLEMENT STATEMENT

The relief set forth on the following pages, numbered two (2) through 3 is
ORDERED.

DATED: March 14, 2019


Honorable John K. Sherwood
United States Bankruptcy Court

THIS MATTER came to the attention of the Court upon the motion of the Debtor for an Order Authorizing the Sale of certain Real Property Free and Clear of Judgment Liens, Appointing Professional, Allowing Legal Fees and Permitting Payment of Debtors' Exemption.

It is ORDERED as follows:

1. On March 1, 2019, the Court entered an Order Authorizing the Sale of debtors' primary residence located at 23 Pershing Ave, Cranford, NJ 07016
2. The title company handling this transaction requires that this Court sign off on this Order showing its approval of the attached Settlement Statement.

Dated:

J.S.C.



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unlns.	6. File Number: ATS-3217-19	7. Loan Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		FHA Case Number:	8. Mortgage Insurance Case Number: N/A

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

Attorney Title Services, LLC
6 South Avenue East
Cranford, New Jersey 07016
(908) 931-1966

D. Name & Address of Borrower: Waldemar Rosinski 23 Pershing Avenue Cranford, NJ 07016	E. Name & Address of Seller: Virginia Santos 23 Pershing Avenue Cranford, NJ 07016	F. Name & Address of Lender: N/A
G. Property Location: 23 Pershing Avenue Cranford, NJ 07016 Block: 578 Lot: 3	H. Settlement Agent: Attorney Title Services, LLC 6 South Avenue East Cranford, NJ 07016 (908)931-1966	I. Settlement Date: 03/15/2019

Place of Settlement:
23 North Avenue East
Cranford, NJ 07016

Disbursement Date:
03/15/2019

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract sales price	\$265,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$3,064.00
104.	403.
105.	404.

Adjustments for items paid by seller in advance

106. City/town taxes to 3/15/2019 to 3/31/2019	\$384.41
107. County taxes to	
108. Sewer Assessments	\$0.00
109.	408. Sewer Assessments
110.	409.
111.	410.
112.	411.

120. Gross Amount Due from Borrower

\$268,448.41

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract sales price	\$265,000.00
402. Personal property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City/town taxes to 3/15/2019 to 3/31/2019	\$384.41
407. County taxes to	
408. Sewer Assessments	\$0.00
409.	
410.	
411.	
412.	

120. Gross Amount Due to Seller

\$265,384.41

500. Reductions In Amount Due to Seller

501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$4,977.69
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to PNC Mortgage, NA	\$100,634.42
505. Payoff of second mortgage loan to PNC Bank, NA	\$65,348.01
506.	
507. Bankruptcy Trustee	\$7,000.00
508. Mortgage Discharge Escrow	\$25,000.00
509.	

Adjustments for items unpaid by seller

510. City/town taxes to	\$0.00
511. County taxes to	
512. Sewer Assessments 1/1/2019 to 3/15/2019	\$28.39
513.	
514.	
515.	
516.	
517.	
518.	
519.	

220. Total Paid by/for Borrower

\$26,528.39

520. Total Reduction Amount Due Seller

\$202,988.51

300. Cash at Settlement from/to Borrower

600. Cash at Settlement to/from Seller:

301. Gross amount due from borrower (line 120)	\$268,448.41	601. Gross amount due to seller (line 420)	\$265,384.41
302. Less amounts paid by/for borrower (line 220)	\$26,528.39	602. Less reduction in amount due seller (line 520)	\$202,988.51
303. Cash [X] from [] to Borrower	\$241,920.02	603. Cash [X] to [] from Seller	\$62,395.90

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement. WARNING: It is a crime to knowingly make false statements to the on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010. Substitutional 1099.

* POC = *Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er, **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

L. SETTLEMENT CHARGES		
	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		
Division of Commission (line 700) as follows:		
701. \$		
702. \$		
703. Commission paid at Settlement		
704.		
705.		
800. Items Payable in Connection with Loan		
801. Our origination charge	(fromGFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen	(fromGFE #2)	
803. Your adjusted origination charges	(fromGFE A)	
804. Appraisal fee to	(fromGFE #3)	
805. Credit report to	(fromGFE #3)	
806. Tax service to	(fromGFE #3)	
807. Flood certification	(fromGFE #3)	
808.	(fromGFE #3)	
809.	(fromGFE #3)	
810.	(fromGFE #3)	
811.	(fromGFE #3)	
812.	(fromGFE #3)	
900. Items Required by Lender to Be Paid in Advance		
901. Daily interest charges	(fromGFE #10)	
902. Mortgage insurance premium	(fromGFE #3)	
903. Homeowner's insurance	(fromGFE #11)	
904.	(fromGFE #11)	
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account	(fromGFE #9)	
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property taxes		
1005.		
1006.		
1007. Aggregate Adjustment		
1100. Title Charges		
1101. Title services and lender's title insurance	(fromGFE #4)	\$0.00
1102. Settlement or closing fee		
1103. Owner's title insurance to Attorney Title Services, LLC	(fromGFE #5)	\$2,089.00
1104. Lender's title insurance	\$0.00	
1105. Lender's title policy limit \$		
1106. Owner's title policy limit \$	\$265,000.00	
1107. Agent's portion of the total title insurance premium	\$0.00	
1108. Underwriter's portion of the total title insurance premium	\$0.00	
1200. Government Recording and Transfer Charges		
1201. Government recording charges	(fromGFE #7)	\$200.00
1202. Deed \$200.00 Mortgage \$0.00 Releases \$0.00 Union County Clerk		\$0.00
1203. Transfer taxes	(fromGFE #8)	\$0.00
1204. City/County tax/stamps Deed \$ Mortgage \$		
1205. State tax/stamps Union County Clerk	\$0.00	\$1,442.00
1206.		
1300. Additional Settlement Charges		
1301. Required services that you can shop for	(fromGFE #6)	\$0.00
1302. Gary S. Goodman, Esq. - Seller Legal Representation		\$1,250.00
1303. Fein Such Kahn & Shepard, PC - Sheriff's Commissions		\$2,062.69
1304. Attorney Title Services, LLC - Mortgage Release Fees (2)		\$150.00
1305. William Held Associates, Inc. - Survey		\$775.00
1306. Union County Clerk - Deed Release Recording Fee		\$73.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$3,064.00	\$4,977.69

* POC = *Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er, **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

Waldemar Rosinski _____

Virginia Santos _____

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Benjamin J. Ginter, Esq
34 Forest Ave
Cranford, NJ 07016
T: 908-272-6565
F: 484-214-0310
Attorney for Debtor



Order Filed on March 1, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

In Re:

Virginia E. Santos

Case No.: 14-28424

Hearing Date: _____

Chapter: 13

Judge: JKS _____

**AMENDED ORDER AUTHORIZING
SALE OF REAL PROPERTY**

Recommended Local Form: Followed Modified

DATED: March 1, 2019

The relief set forth on the following pages numbered two (2) and three (3) is
ORDERED.

A handwritten signature in black ink, appearing to read "John K. Sherwood".

Honorable John K. Sherwood
United States Bankruptcy Court

After review of the Debtor's motion for authorization to sell the real property commonly known as 23 Pershing Ave, Cranford, NJ 07016, New Jersey (the Real Property).

IT IS hereby ORDERED as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional: Gary Goodman

Amount to be paid: \$1250

Services rendered: Preparation of closing/transfer docs and facilitate/coordinate the closing

OR: Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and

adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$23,675 _____ claimed as exempt may be paid to the Debtor.
6. The *balance of proceeds* or the *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.
7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.
9. Other provisions: \$7000.00 from the net closing proceeds shall be forwarded to the Chapter 13 Trustee

Certificate of Notice Page 9 of 9
United States Bankruptcy Court
District of New Jersey

In re:
 Virginia E Santos
 Debtor

Case No. 14-28424-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db +Virginia E Santos, 23 Pershing Ave, Cranford, NJ 07016-3344

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2019 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Debtor Virginia E Santos gintr316@aol.com
 Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor PNC Bank, National Association
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
 Marie-Ann Greenberg magecf@magnettrustee.com

TOTAL: 4